HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: August 2010

New Home Market

More New Homes in Hamilton and Brantford

A rise in single-detached starts in the Hamilton Census Metropolitan Area (CMA) helped to boost total starts up from last year. Builders started 181 single-detached homes in July, which accounted for nearly three-quarters of total starts for the month. Single-detached starts were the most prominent in Burlington and Glanbrook. Glanbrook is a relatively newer residential market that has been growing in recent years. In addition to the single-detached starts, there were 65 townhouse and semi-detached starts in the CMA.

While new homes were being started across the CMA, there was also a rise in the number of single-detached

Figure 1

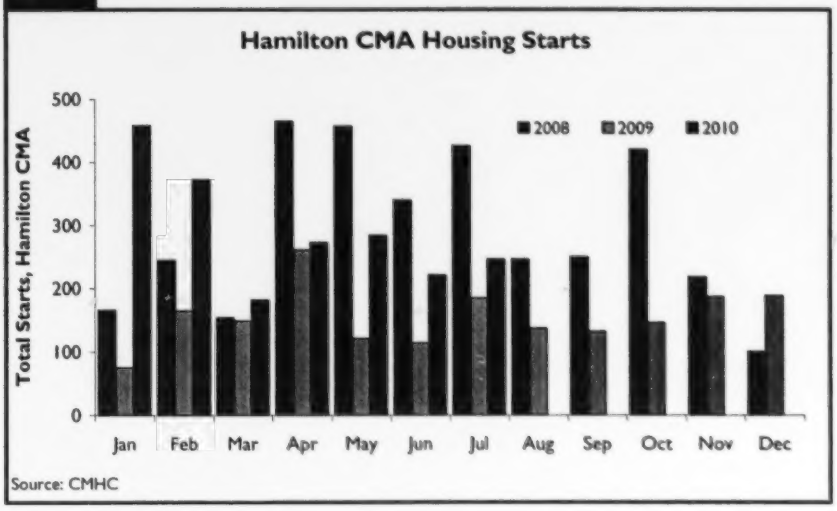

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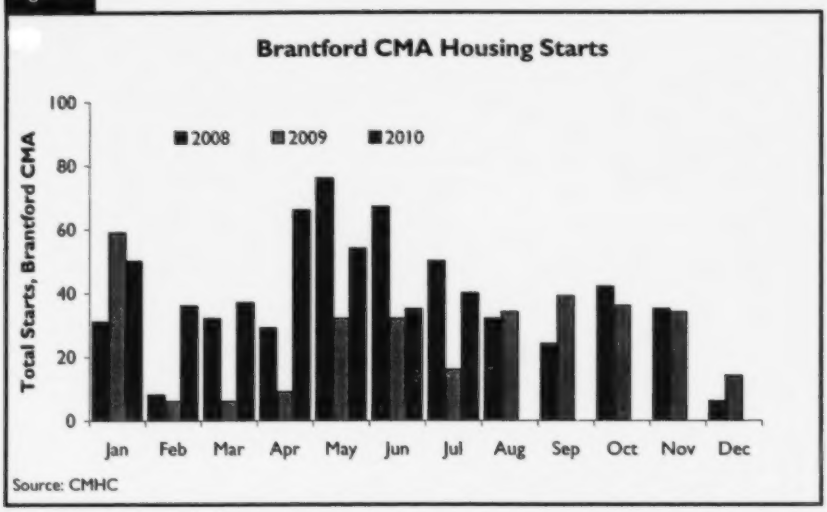
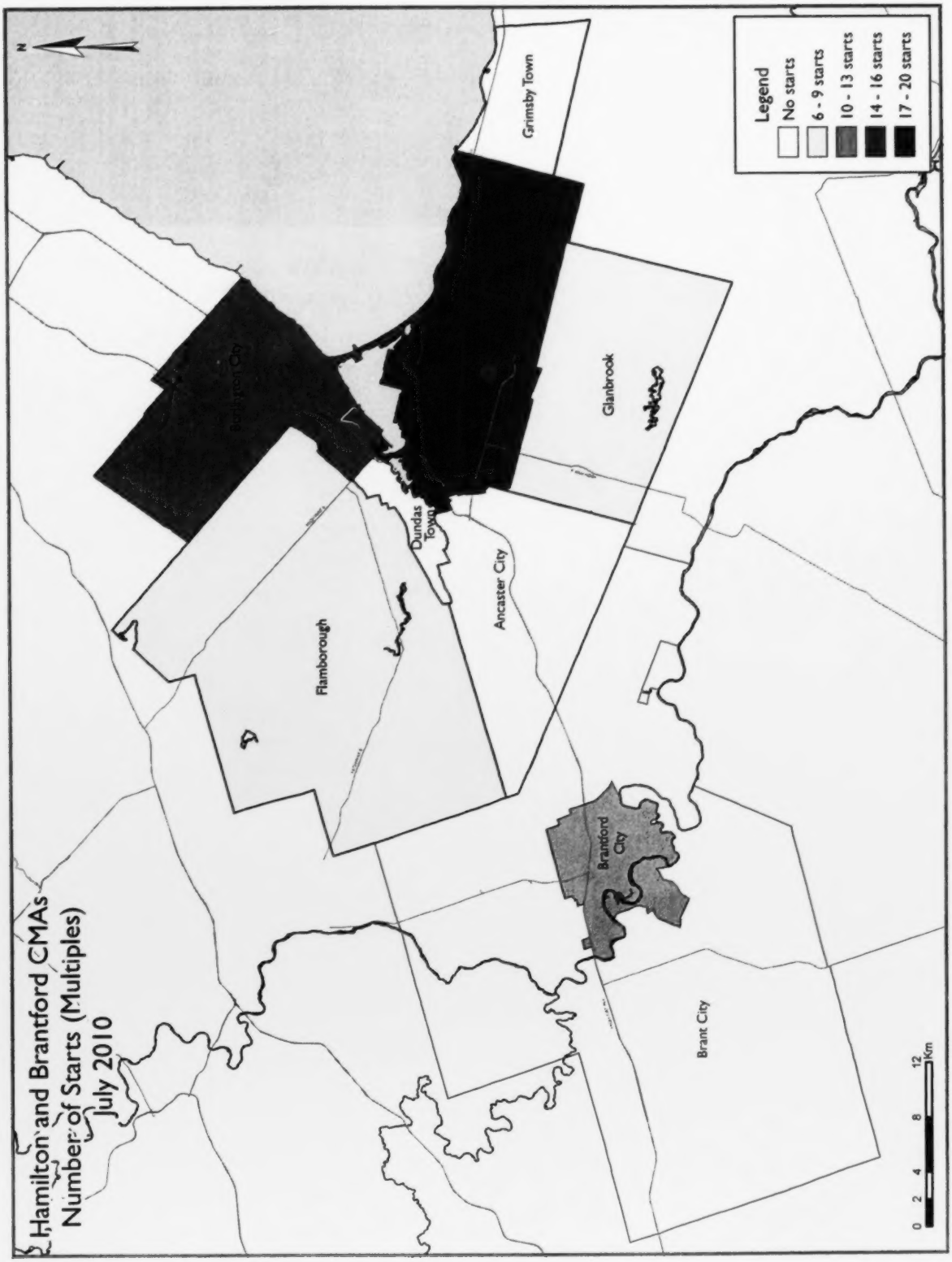
Figure 2

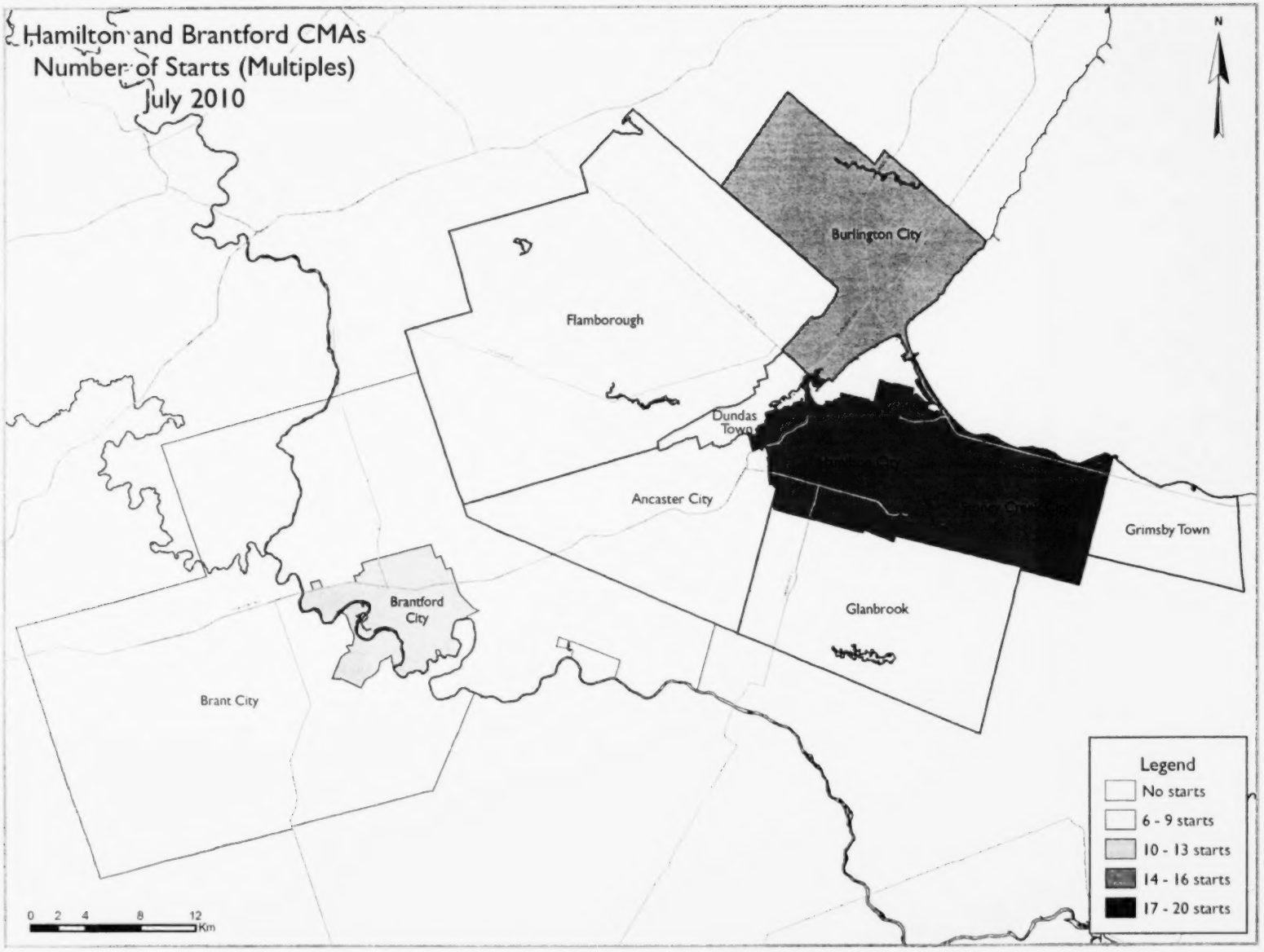


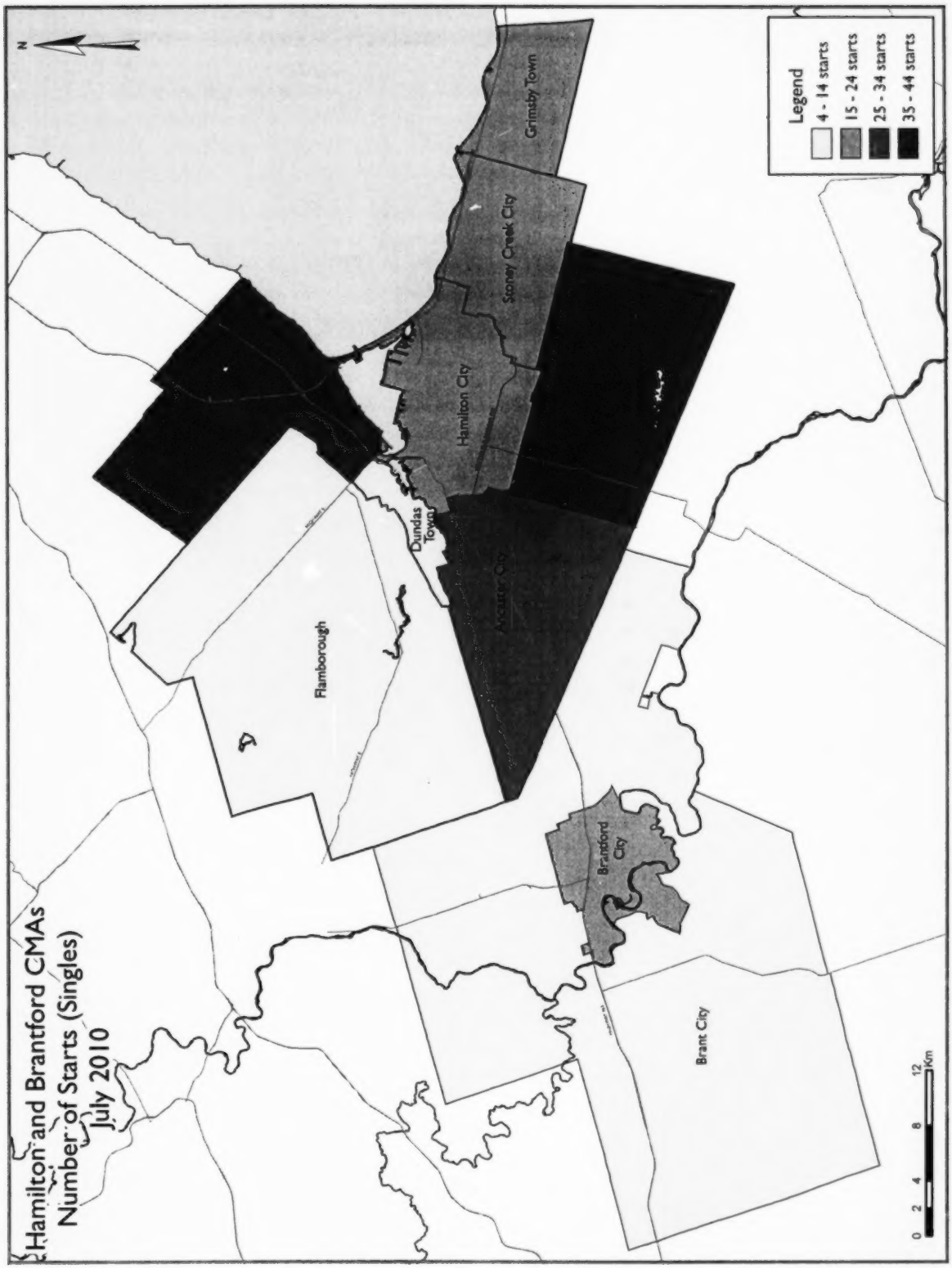
Source: CMHC

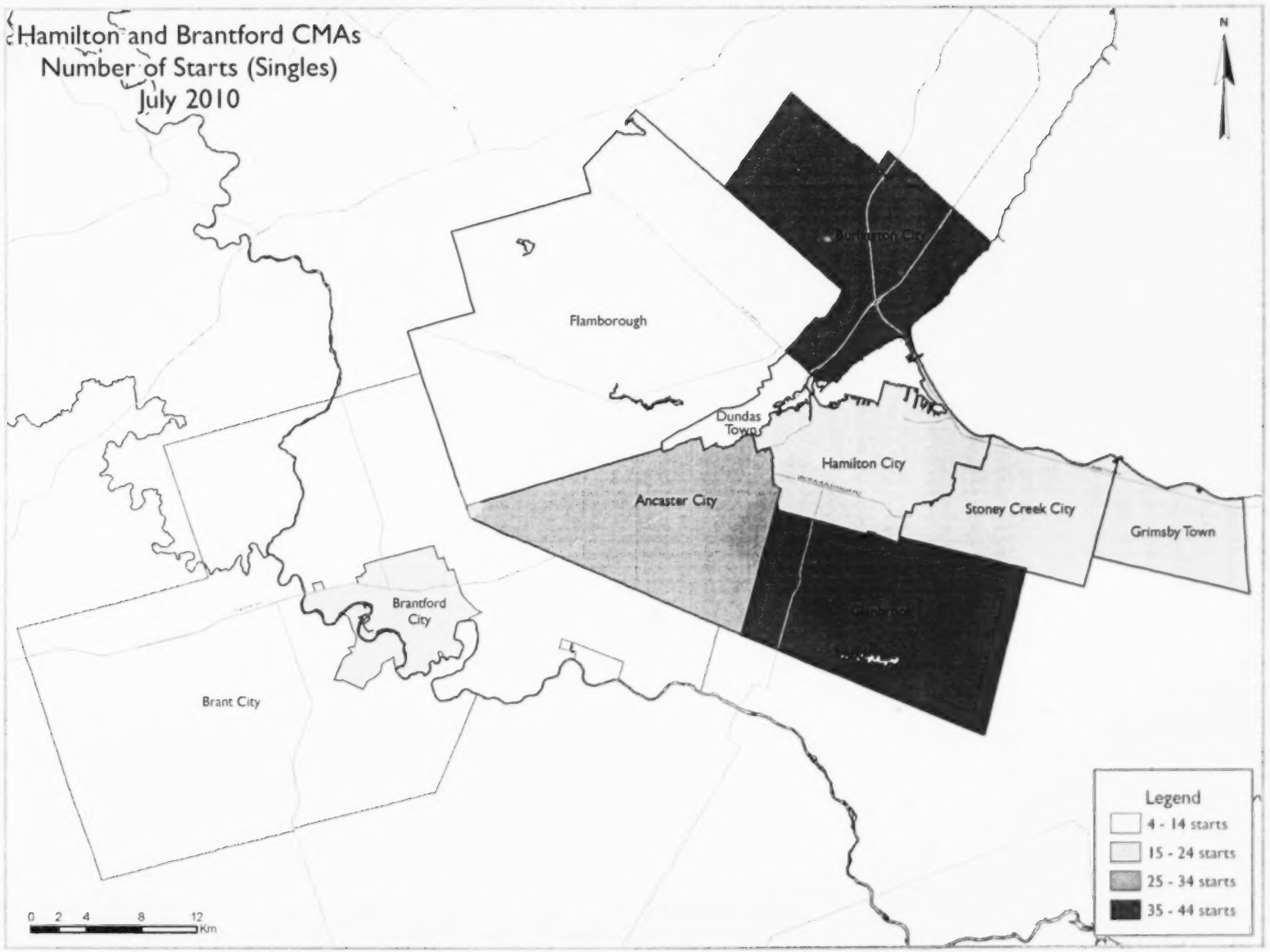
homes under construction in July. The majority of projects under construction were in the more expensive markets of Burlington, Ancaster, and Flamborough. On the other hand, fewer condominium townhouses and apartments were under construction as compared to last year. Many of these homes had moved into the completion stage this year. Builders were likely focussing their efforts on completing homes given the low number of completed yet unsold homes for all home types.

In the Brantford CMA, there were 40 starts of new homes last month, and half of the homes were single-detached starts in the City of Brantford. With last month's total, starts in Brantford during January to July reached the highest level since 2002. In addition to a high level of starts this year, there were also 280 homes under construction in July and 178 completed in the first seven months of the year.

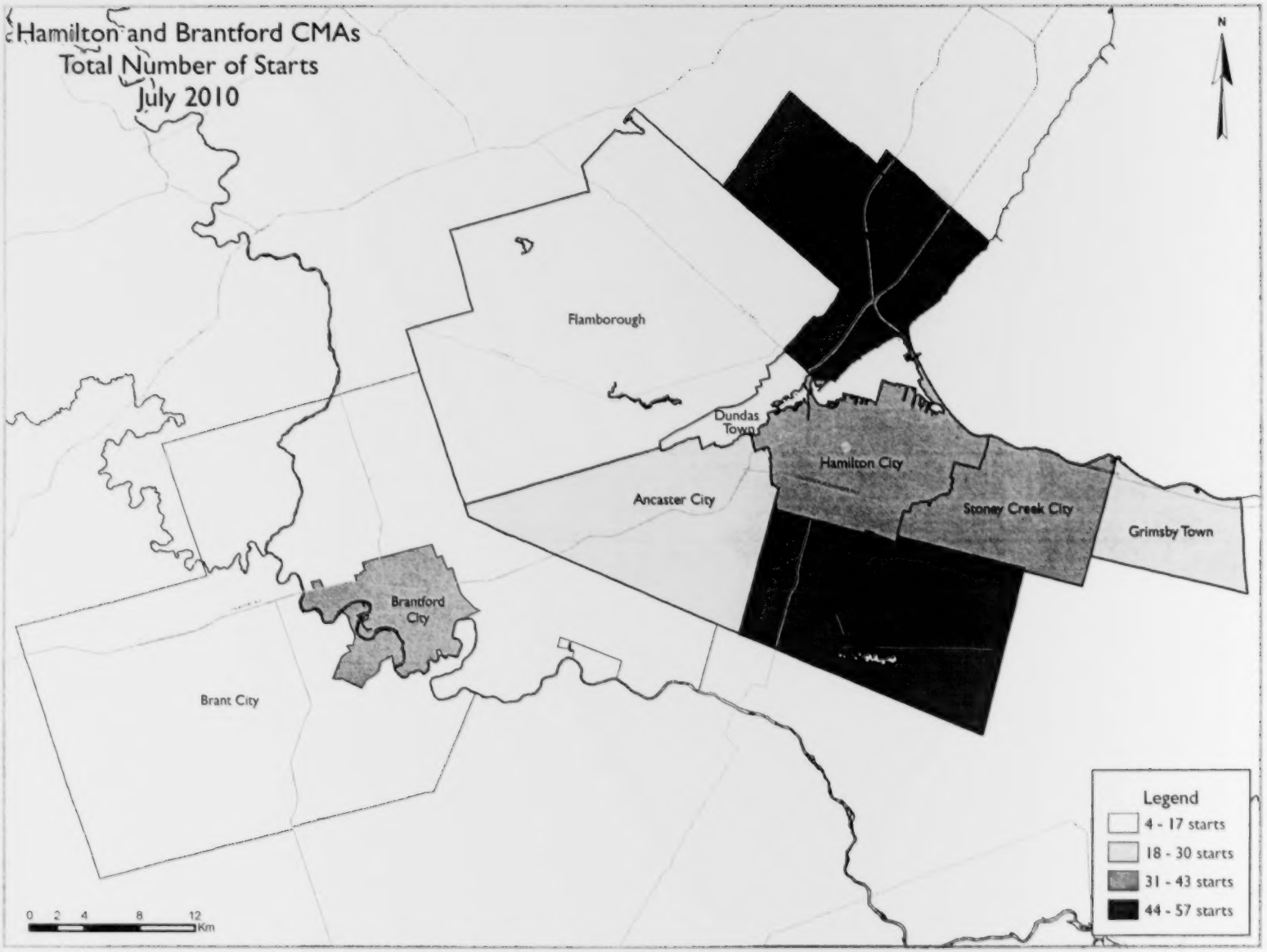

Hamilton and Brantford CMAs
Number of Starts (Multiples)
July 2010
N
Legend
No starts
6 - 9 starts
10 - 13 starts
14 - 16 starts
17 - 20 starts
Grimsby Town
Glanbrook
Hamilton City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km

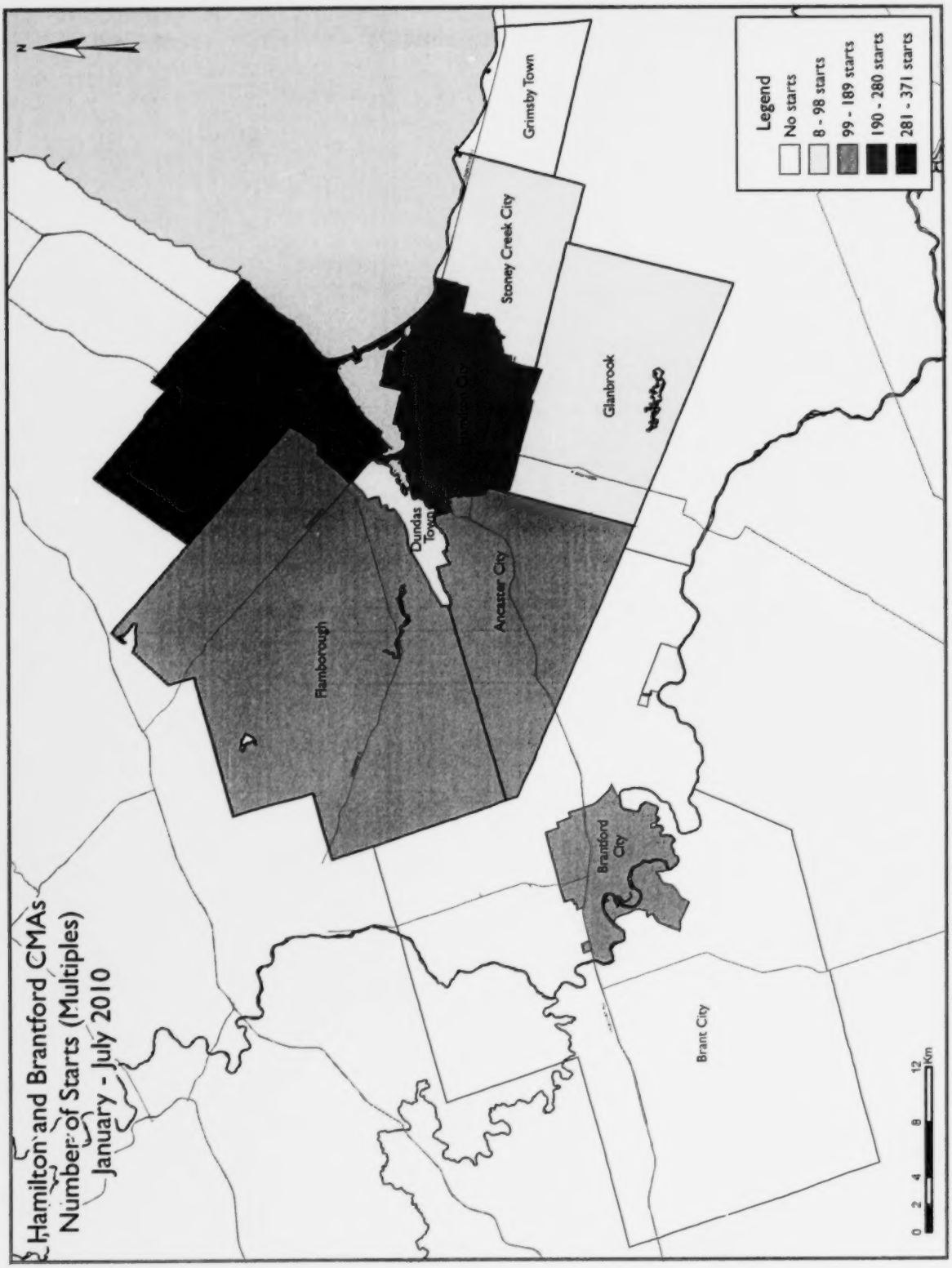

Hamilton and Brantford CMAs
Number of Starts (Multiples)
July 2010
N
Burlington City
Flamborough
Dundas Town
Ancaster City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12
Km
Legend
No starts
6 - 9 starts
10 - 13 starts
14 - 16 starts
17 - 20 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
July 2010
N
Legend
4 - 14 starts
15 - 24 starts
25 - 34 starts
35 - 44 starts
Grimsby Town
Stoney Creek City
Hamilton City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km

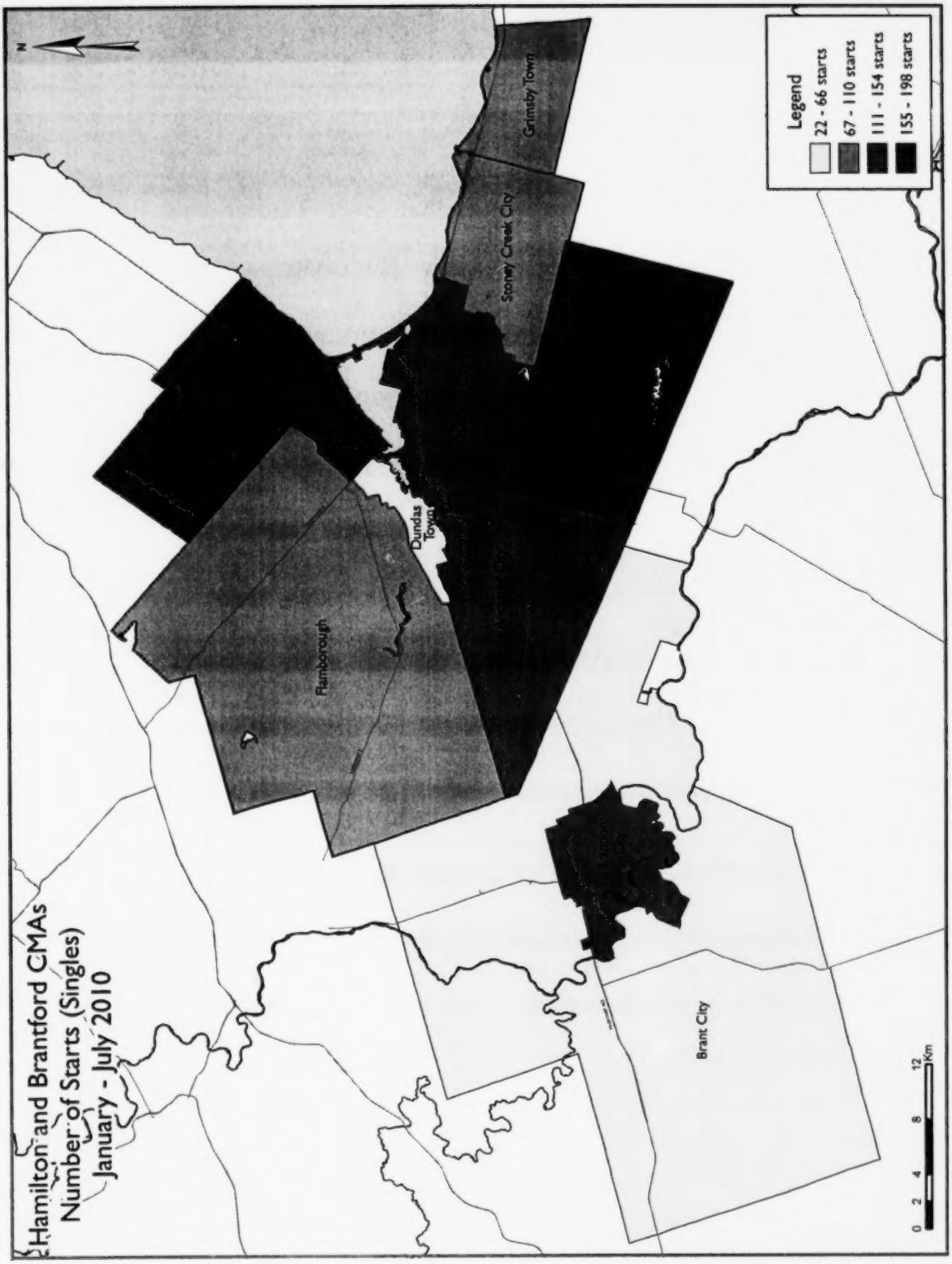

Hamilton and Brantford CMAs
Number of Starts (Singles)
July 2010
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
Legend
4 - 14 starts
15 - 24 starts
25 - 34 starts
35 - 44 starts
0 2 4 8 12
Km

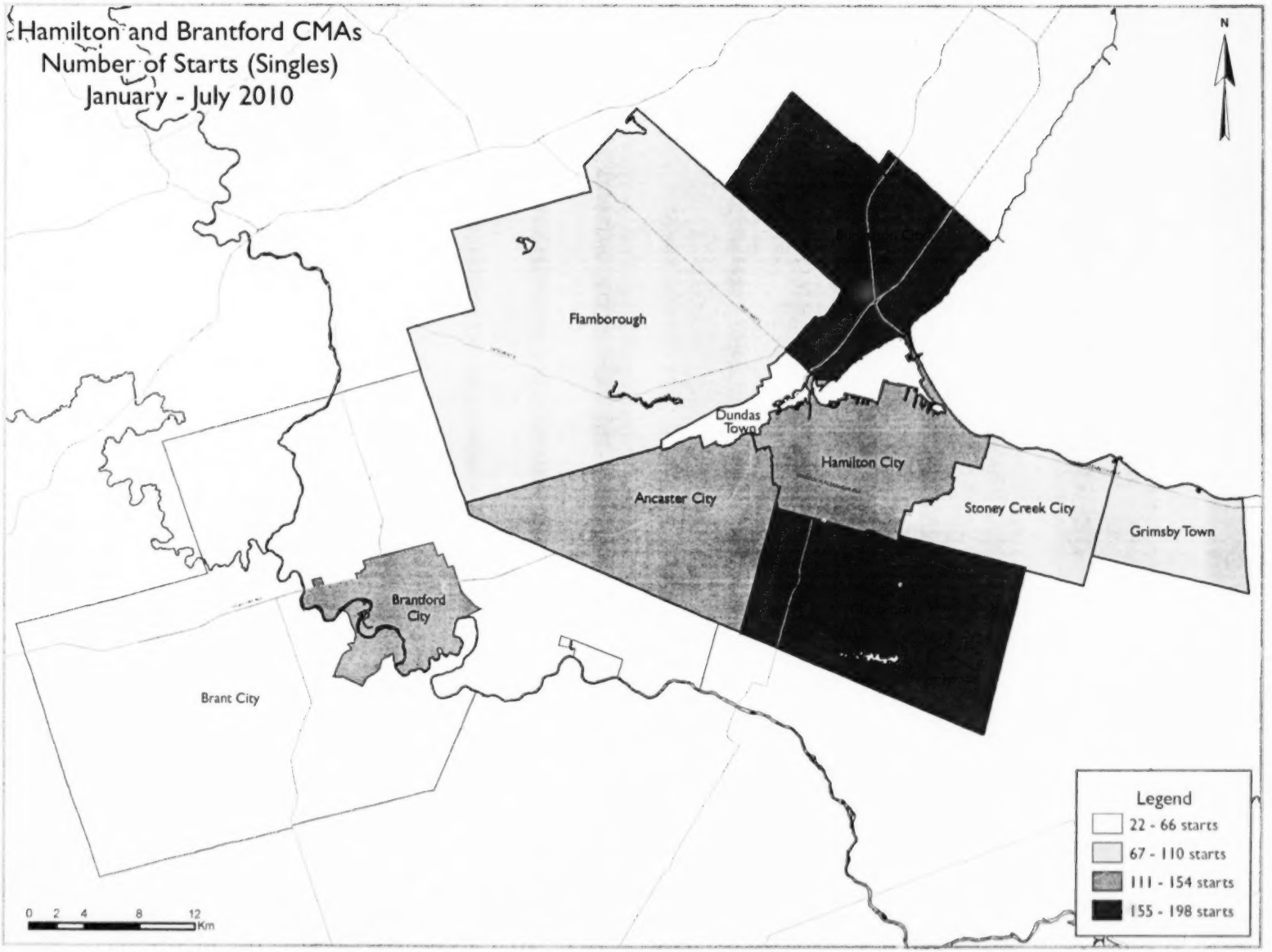
Hamilton and Brantford CMAs
Total Number of Starts
July 2010
N
Flamborough
Dundas Town
Ancaster City
Hamilton City
Stoney Creek City
Grimsby Town
Brantford City
Brant City
Legend
4 - 17 starts
18 - 30 starts
31 - 43 starts
44 - 57 starts
0 2 4 8 12
Km

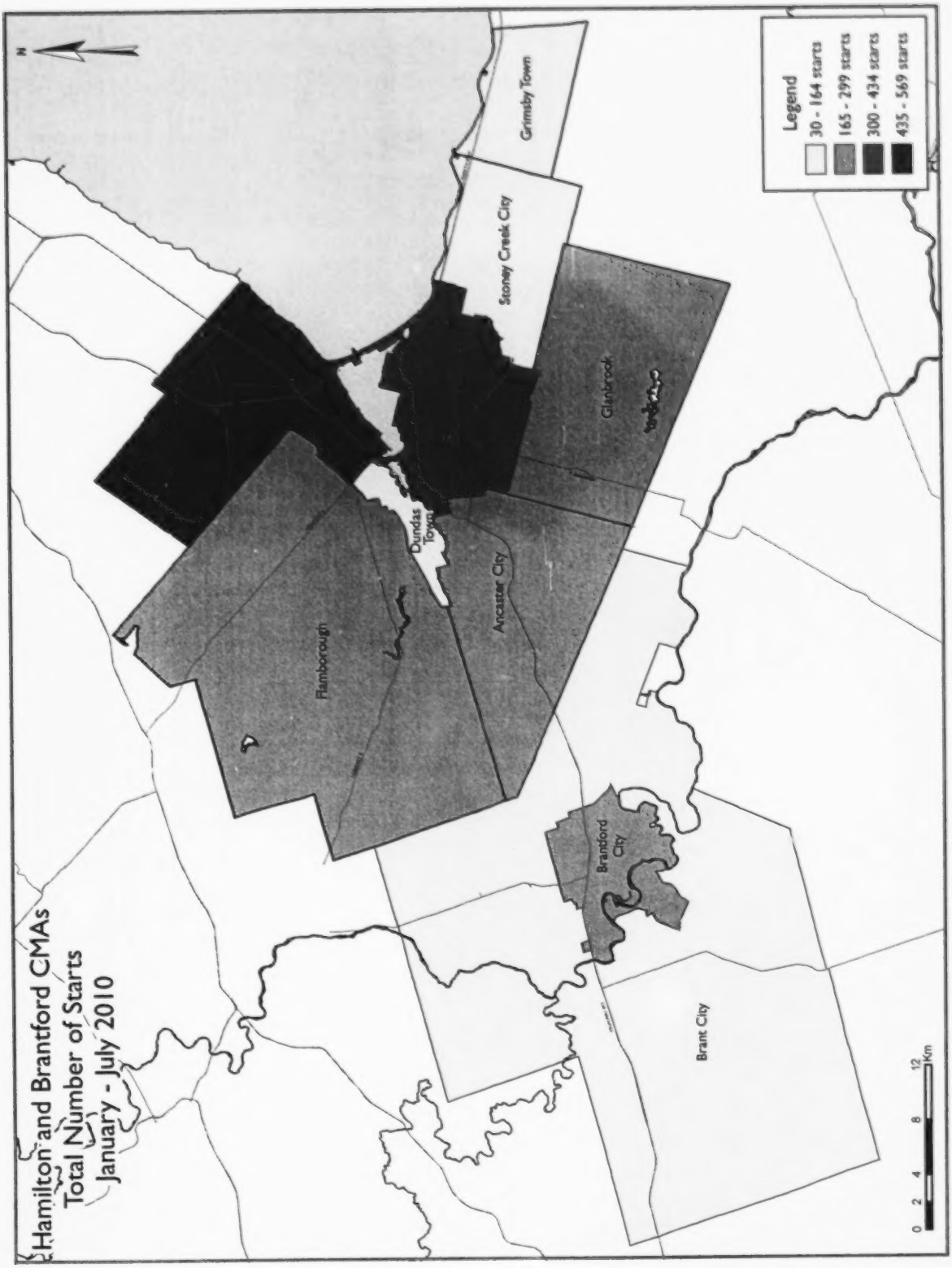

Hamilton and Brantford CMAs
Total Number of Starts
July 2010
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Brant City
Legend
4 - 17 starts
18 - 30 starts
31 - 43 starts
44 - 57 starts
0 2 4 8 12
Km

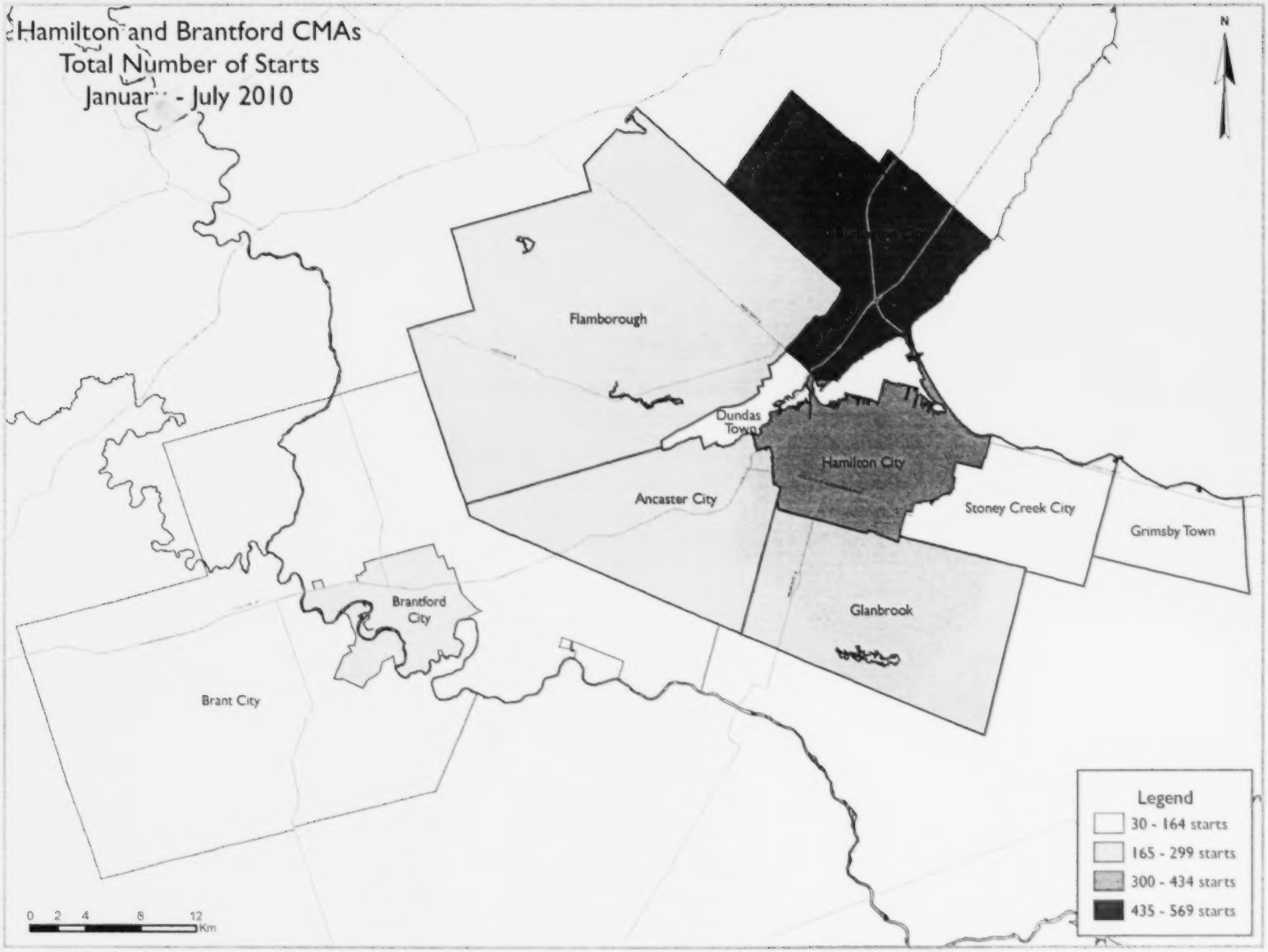

Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - July 2010
N
Legend
No starts
8 - 98 starts
99 - 189 starts
190 - 280 starts
281 - 371 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km

Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - July 2010
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
Legend
No starts
8 - 98 starts
99 - 189 starts
190 - 280 starts
281 - 371 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - July 2010
N
Legend
22 - 66 starts
67 - 110 starts
111 - 154 starts
155 - 198 starts
Grimsby Town
Stoney Creek City
Dundas Town
Flamborough
Brant City
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - July 2010
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Brant City
Legend
22 - 66 starts
67 - 110 starts
111 - 154 starts
155 - 198 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Total Number of Starts
January - July 2010
N
Legend
30 - 164 starts
165 - 299 starts
300 - 434 starts
435 - 569 starts
Grimsby Town
Stoney Creek City
Glanbrook
Flamborough
Dundas Town
Ancaster City
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - July 2010
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
30 - 164 starts
165 - 299 starts
300 - 434 starts
435 - 569 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2010	181	18	47	0	0	0	0	0	246
July 2009	98	12	34	3	38	0	0	0	185
% Change	84.7	50.0	38.2	-100.0	-100.0	n/a	n/a	n/a	33.0
Year-to-date 2010	977	162	365	4	149	184	0	195	2,036
Year-to-date 2009	406	58	109	3	140	90	0	264	1,070
% Change	140.6	179.3	**	33.3	6.4	104.4	n/a	-26.1	90.3
UNDER CONSTRUCTION									
July 2010	766	144	446	7	246	473	0	377	2,460
July 2009	524	86	352	3	650	864	0	264	2,743
% Change	46.2	67.4	26.7	133.3	-62.2	-45.3	n/a	42.8	-10.3
COMPLETIONS									
July 2010	148	16	34	2	68	0	0	0	268
July 2009	96	6	31	0	6	0	0	0	139
% Change	54.2	166.7	9.7	n/a	**	n/a	n/a	n/a	92.8
Year-to-date 2010	762	128	174	6	383	275	1	82	1,811
Year-to-date 2009	720	26	279	6	237	36	0	123	1,427
% Change	5.8	**	-37.6	0.0	61.6	**	n/a	-33.3	26.9
COMPLETED & NOT ABSORBED									
July 2010	34	9	21	9	5	11	0	0	89
July 2009	39	11	37	0	7	0	0	0	94
% Change	-12.8	-18.2	-43.2	n/a	-28.6	n/a	n/a	n/a	-5.3
ABSORBED									
July 2010	160	14	34	1	68	0	0	0	277
July 2009	114	8	33	0	6	0	0	0	161
% Change	40.4	75.0	3.0	n/a	**	n/a	n/a	n/a	72.0
Year-to-date 2010	761	120	176	5	383	277	1	0	1,723
Year-to-date 2009	744	34	283	6	232	36	0	127	1,462
% Change	2.3	**	-37.8	-16.7	65.1	**	n/a	-100.0	17.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2010	27	0	8	0	5	0	0	0	40
July 2009	14	2	0	0	0	0	0	0	16
% Change	92.9	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	150.0
Year-to-date 2010	148	6	57	1	35	5	0	66	318
Year-to-date 2009	134	8	9	0	8	0	0	1	160
% Change	10.4	-25.0	**	n/a	**	n/a	n/a	**	98.8
UNDER CONSTRUCTION									
July 2010	113	6	45	1	44	5	0	66	280
July 2009	55	8	9	0	25	0	0	0	97
% Change	105.5	-25.0	**	n/a	76.0	n/a	n/a	n/a	188.7
COMPLETIONS									
July 2010	18	0	15	0	0	0	0	0	33
July 2009	10	0	0	0	4	0	0	0	14
% Change	80.0	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	135.7
Year-to-date 2010	119	2	18	1	38	0	0	0	178
Year-to-date 2009	169	2	30	7	18	21	7	8	262
% Change	-29.6	0.0	-40.0	-85.7	111.1	-100.0	-100.0	-100.0	-32.1
COMPLETED & NOT ABSORBED									
July 2010	30	0	11	0	7	0	0	0	48
July 2009	54	2	22	2	30	18	0	0	128
% Change	-44.4	-100.0	-50.0	-100.0	-76.7	-100.0	n/a	n/a	-62.5
ABSORBED									
July 2010	12	0	5	0	3	0	0	0	20
July 2009	18	0	5	0	6	0	0	0	29
% Change	-33.3	n/a	0.0	n/a	-50.0	n/a	n/a	n/a	-31.0
Year-to-date 2010	127	2	13	2	51	18	0	2	215
Year-to-date 2009	184	0	17	8	23	3	7	8	250
% Change	-31.0	n/a	-23.5	-75.0	121.7	**	-100.0	-75.0	-14.0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
July 2010	116	10	40	0	0	0	0	0	166
July 2009	81	2	14	3	15	0	0	0	115
Hamilton City									
July 2010	18	0	17	0	0	0	0	0	35
July 2009	19	2	0	0	11	0	0	0	32
Stoney Creek City									
July 2010	18	4	16	0	0	0	0	0	38
July 2009	31	0	8	0	0	0	0	0	39
Ancaster City									
July 2010	27	0	0	0	0	0	0	0	27
July 2009	16	0	6	0	4	0	0	0	26
Dundas Town									
July 2010	4	0	0	0	0	0	0	0	4
July 2009	2	0	0	3	0	0	0	0	5
Flamborough									
July 2010	5	6	0	0	0	0	0	0	11
July 2009	4	0	0	0	0	0	0	0	4
Glanbrook									
July 2010	44	0	7	0	0	0	0	0	51
July 2009	9	0	0	0	0	0	0	0	9
Burlington City									
July 2010	42	8	7	0	0	0	0	0	57
July 2009	8	10	20	0	0	0	0	0	38
Grimsby Town									
July 2010	23	0	0	0	0	0	0	0	23
July 2009	9	0	0	0	23	0	0	0	32
Hamilton CMA									
July 2010	181	18	47	0	0	0	0	0	246
July 2009	98	12	34	3	38	0	0	0	185
Brant City									
July 2010	7	0	0	0	0	0	0	0	7
July 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2010	20	0	8	0	5	0	0	0	33
July 2009	9	2	0	0	0	0	0	0	11
Brantford CMA									
July 2010	27	0	8	0	5	0	0	0	40
July 2009	14	2	0	0	0	0	0	0	16

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
July 2010	508	46	415	7	211	156	0	195	1,539
July 2009	423	12	280	3	512	269	0	0	1,499
Hamilton City									
July 2010	108	6	64	0	51	32	0	195	457
July 2009	123	2	37	0	46	83	0	0	291
Stoney Creek City									
July 2010	65	8	36	0	0	0	0	0	109
July 2009	74	2	64	0	64	0	0	0	204
Ancaster City									
July 2010	110	6	112	2	65	62	0	0	357
July 2009	97	8	26	0	128	62	0	0	321
Dundas Town									
July 2010	10	2	0	5	17	62	0	0	96
July 2009	11	0	11	3	20	124	0	0	169
Flamborough									
July 2010	88	24	143	0	0	0	0	0	255
July 2009	45	0	29	0	0	0	0	0	74
Glanbrook									
July 2010	125	0	53	0	78	0	0	0	256
July 2009	73	0	113	0	254	0	0	0	440
Burlington City									
July 2010	209	98	31	0	35	317	0	182	872
July 2009	72	74	41	0	115	595	0	264	1,161
Grimsby Town									
July 2010	49	0	0	0	0	0	0	0	49
July 2009	29	0	31	0	23	0	0	0	83
Hamilton CMA									
July 2010	766	144	446	7	246	473	0	377	2,460
July 2009	524	86	352	3	650	864	0	264	2,743
Brant City									
July 2010	37	0	0	0	0	0	0	0	37
July 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2010	76	6	45	1	44	5	0	66	243
July 2009	32	8	3	0	25	0	0	0	68
Brantford CMA									
July 2010	113	6	45	1	44	5	0	66	280
July 2009	55	8	9	0	25	0	0	0	97

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
July 2010	108	0	34	2	25	0	0	0	169
July 2009	51	0	19	0	6	0	0	0	76
Hamilton City									
July 2010	31	0	0	0	0	0	0	0	31
July 2009	10	0	7	0	0	0	0	0	17
Stoney Creek City									
July 2010	10	0	0	0	0	0	0	0	10
July 2009	3	0	0	0	0	0	0	0	3
Ancaster City									
July 2010	32	0	18	0	8	0	0	0	58
July 2009	26	0	0	0	0	0	0	0	26
Dundas Town									
July 2010	2	0	0	2	7	0	0	0	11
July 2009	0	0	0	0	6	0	0	0	6
Flamborough									
July 2010	11	0	16	0	0	0	0	0	27
July 2009	5	0	4	0	0	0	0	0	9
Glanbrook									
July 2010	22	0	0	0	10	0	0	0	32
July 2009	7	0	8	0	0	0	0	0	15
Burlington City									
July 2010	18	16	0	0	43	0	0	0	77
July 2009	38	6	0	0	0	0	0	0	44
Grimsby Town									
July 2010	22	0	0	0	0	0	0	0	22
July 2009	7	0	12	0	0	0	0	0	19
Hamilton CMA									
July 2010	148	16	34	2	68	0	0	0	268
July 2009	96	6	31	0	6	0	0	0	139
Brant City									
July 2010	1	0	6	0	0	0	0	0	7
July 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2010	17	0	9	0	0	0	0	0	26
July 2009	6	0	0	0	4	0	0	0	10
Brantford CMA									
July 2010	18	0	15	0	0	0	0	0	33
July 2009	10	0	0	0	4	0	0	0	14

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
July 2010	20	0	16	2	0	0	0	0	38
July 2009	26	2	28	0	0	0	0	0	56
Hamilton City									
July 2010	1	0	0	0	0	0	0	0	1
July 2009	3	0	0	0	0	0	0	0	3
Stoney Creek City									
July 2010	14	0	13	0	0	0	0	0	27
July 2009	19	1	24	0	0	0	0	0	44
Ancaster City									
July 2010	2	0	0	0	0	0	0	0	2
July 2009	2	0	0	0	0	0	0	0	2
Dundas Town									
July 2010	0	0	0	2	0	0	0	0	2
July 2009	0	0	0	0	0	0	0	0	0
Flamborough									
July 2010	2	0	0	0	0	0	0	0	2
July 2009	2	0	0	0	0	0	0	0	2
Glanbrook									
July 2010	1	0	3	0	0	0	0	0	4
July 2009	0	1	4	0	0	0	0	0	5
Burlington City									
July 2010	7	9	5	0	5	11	0	0	37
July 2009	9	9	6	0	7	0	0	0	31
Grimsby Town									
July 2010	7	0	0	7	0	0	0	0	14
July 2009	4	0	3	0	0	0	0	0	7
Hamilton CMA									
July 2010	34	9	21	9	5	11	0	0	89
July 2009	39	11	37	0	7	0	0	0	94
Brant City									
July 2010	2	0	6	0	0	0	0	0	8
July 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2010	28	0	5	0	7	0	0	0	40
July 2009	50	2	15	2	30	0	0	0	99
Brantford CMA									
July 2010	30	0	11	0	7	0	0	0	48
July 2009	54	2	22	2	30	18	0	0	128

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
July 2010	117	0	34	0	25	0	0	0	176
July 2009	61	0	20	0	6	0	0	0	87
Hamilton City									
July 2010	37	0	0	0	0	0	0	0	37
July 2009	10	0	7	0	0	0	0	0	17
Stoney Creek City									
July 2010	12	0	0	0	0	0	0	0	12
July 2009	13	0	1	0	0	0	0	0	14
Ancaster City									
July 2010	32	0	18	0	8	0	0	0	58
July 2009	26	0	0	0	0	0	0	0	26
Dundas Town									
July 2010	3	0	0	0	7	0	0	0	10
July 2009	0	0	0	0	6	0	0	0	6
Flamborough									
July 2010	11	0	16	0	0	0	0	0	27
July 2009	5	0	4	0	0	0	0	0	9
Glanbrook									
July 2010	22	0	0	0	10	0	0	0	32
July 2009	7	0	8	0	0	0	0	0	15
Burlington City									
July 2010	18	14	0	0	43	0	0	0	75
July 2009	41	8	0	0	0	0	0	0	49
Grimsby Town									
July 2010	25	0	0	1	0	0	0	0	26
July 2009	12	0	13	0	0	0	0	0	25
Hamilton CMA									
July 2010	160	14	34	1	68	0	0	0	277
July 2009	114	8	33	0	6	0	0	0	161
Brant City									
July 2010	2	0	1	0	0	0	0	0	3
July 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2010	10	0	4	0	3	0	0	0	17
July 2009	13	0	2	0	6	0	0	0	21
Brantford CMA									
July 2010	12	0	5	0	3	0	0	0	20
July 2009	18	0	5	0	6	0	0	0	29

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
July 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	% Change
Hamilton CMA	181	101	18	12	47	72	0	0	246	185	33.0
New City of Hamilton	116	84	10	2	40	29	0	0	166	115	44.3
Hamilton City	18	19	0	2	17	11	0	0	35	32	9.4
Stoney Creek City	18	31	4	0	16	8	0	0	38	39	-2.6
Ancaster City	27	16	0	0	0	10	0	0	27	26	3.8
Dundas Town	4	5	0	0	0	0	0	0	4	5	-20.0
Flamborough	5	4	6	0	0	0	0	0	11	4	175.0
Glanbrook	44	9	0	0	7	0	0	0	51	9	**
Burlington City	42	8	8	10	7	20	0	0	57	38	50.0
Grimsby Town	23	9	0	0	0	23	0	0	23	32	-28.1
Brantford CMA	27	14	0	2	13	0	0	0	40	16	150.0
Brant City	7	n/a	0	n/a	0	n/a	0	n/a	7	n/a	n/a
Brantford City	20	9	0	2	13	0	0	0	33	11	200.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - July 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	981	409	164	62	512	245	379	354	2,036	1,070	90.3
New City of Hamilton	684	341	42	8	447	171	195	0	1368	520	163.1
Hamilton City	151	82	6	2	61	43	195	0	413	127	**
Stoney Creek City	94	87	8	2	34	55	0	0	136	144	-5.6
Ancaster City	152	93	2	4	110	34	0	0	264	131	101.5
Dundas Town	22	11	0	0	8	0	0	0	30	11	172.7
Flamborough	105	26	26	0	163	4	0	0	294	30	**
Glanbrook	160	42	0	0	71	35	0	0	231	77	200.0
Burlington City	198	27	122	54	65	51	184	354	569	486	17.1
Grimsby Town	99	41	0	0	0	23	0	0	99	64	54.7
Brantford CMA	149	134	6	8	92	17	71	1	318	160	98.8
Brant City	37	n/a	0	n/a	0	n/a	0	n/a	37	n/a	n/a
Brantford City	112	100	6	8	92	11	71	0	281	119	136.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Hamilton CMA	**47**	**72**	**0**	**0**	**0**	**0**	**0**	**0**
New City of Hamilton	40	29	0	0	0	0	0	0
Hamilton City	17	11	0	0	0	0	0	0
Stoney Creek City	16	8	0	0	0	0	0	0
Ancaster City	0	10	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	7	0	0	0	0	0	0	0
Burlington City	7	20	0	0	0	0	0	0
Grimsby Town	0	23	0	0	0	0	0	0
Brantford CMA	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	13	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**512**	**245**	**0**	**0**	**184**	**90**	**195**	**264**
New City of Hamilton	447	171	0	0	0	0	195	0
Hamilton City	61	43	0	0	0	0	195	0
Stoney Creek City	34	55	0	0	0	0	0	0
Ancaster City	110	34	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	163	4	0	0	0	0	0	0
Glanbrook	71	35	0	0	0	0	0	0
Burlington City	65	51	0	0	184	90	0	264
Grimsby Town	0	23	0	0	0	0	0	0
Brantford CMA	**92**	**17**	**0**	**0**	**5**	**0**	**66**	**1**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	92	11	0	0	5	0	66	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Hamilton CMA	**246**	**144**	**0**	**41**	**0**	**0**	**246**	**185**
New City of Hamilton	166	97	0	18	0	0	166	115
Hamilton City	35	21	0	11	0	0	35	32
Stoney Creek City	38	39	0	0	0	0	38	39
Ancaster City	27	22	0	4	0	0	27	26
Dundas Town	4	2	0	3	0	0	4	5
Flamborough	11	4	0	0	0	0	11	4
Glanbrook	51	9	0	0	0	0	51	9
Burlington City	57	38	0	0	0	0	57	38
Grimsby Town	23	9	0	23	0	0	23	32
Brantford CMA	**35**	**16**	**5**	**0**	**0**	**0**	**40**	**16**
Brant City	7	n/a	0	n/a	0	n/a	7	n/a
Brantford City	28	11	5	0	0	0	33	11

Table 2.5: Starts by Submarket and by Intended Market
January - July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**1,504**	**573**	**337**	**233**	**195**	**264**	**2,036**	**1,070**
New City of Hamilton	1,066	435	107	85	195	0	1,368	520
Hamilton City	209	96	9	31	195	0	413	127
Stoney Creek City	136	137	0	7	0	0	136	144
Ancaster City	234	115	30	16	0	0	264	131
Dundas Town	18	8	12	3	0	0	30	11
Flamborough	294	30	0	0	0	0	294	30
Glanbrook	175	49	56	28	0	0	231	77
Burlington City	339	97	230	125	0	264	569	486
Grimsby Town	99	41	0	23	0	0	99	64
Brantford CMA	**211**	**151**	**41**	**8**	**66**	**1**	**318**	**160**
Brant City	37	n/a	0	n/a	0	n/a	37	n/a
Brantford City	174	111	41	8	66	0	281	119

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
July 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	% Change
Hamilton CMA	**150**	**96**	**16**	**6**	**102**	**37**	**0**	**0**	**268**	**139**	**92.8**
New City of Hamilton	110	51	0	0	59	25	0	0	169	76	122.4
Hamilton City	31	10	0	0	0	7	0	0	31	17	82.4
Stoney Creek City	10	3	0	0	0	0	0	0	10	3	**
Ancaster City	32	26	0	0	26	0	0	0	58	26	123.1
Dundas Town	4	0	0	0	7	6	0	0	11	6	83.3
Flamborough	11	5	0	0	16	4	0	0	27	9	200.0
Glanbrook	22	7	0	0	10	8	0	0	32	15	113.3
Burlington City	18	38	16	6	43	0	0	0	77	44	75.0
Grimsby Town	22	7	0	0	0	12	0	0	22	19	15.8
Brantford CMA	**18**	**10**	**0**	**0**	**15**	**4**	**0**	**0**	**33**	**14**	**135.7**
Brant City	1	n/a	0	n/a	6	n/a	0	n/a	7	n/a	n/a
Brantford City	17	6	0	0	9	4	0	0	26	10	160.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - July 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	**769**	**726**	**134**	**30**	**551**	**512**	**357**	**159**	**1811**	**1427**	**26.9**
New City of Hamilton	549	428	16	8	412	355	51	159	1028	950	8.2
Hamilton City	174	91	2	4	42	78	51	159	269	332	-19.0
Stoney Creek City	76	105	2	2	75	70	0	0	153	177	-13.6
Ancaster City	136	94	10	2	89	20	0	0	235	116	102.6
Dundas Town	23	9	0	0	25	18	0	0	48	27	77.8
Flamborough	44	46	2	0	20	74	0	0	66	120	-45.0
Glanbrook	95	83	0	0	161	95	0	0	256	178	43.8
Burlington City	134	244	118	22	93	124	306	0	651	390	66.9
Grimsby Town	86	54	0	0	46	33	0	0	132	87	51.7
Brantford CMA	**120**	**176**	**2**	**2**	**56**	**55**	**0**	**29**	**178**	**262**	**-32.1**
Brant City	41	n/a	0	n/a	6	n/a	0	n/a	47	n/a	n/a
Brantford City	79	106	2	2	50	48	0	6	131	162	-19.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Hamilton CMA	**102**	**37**	**0**	**0**	**0**	**0**	**0**	**0**
New City of Hamilton	59	25	0	0	0	0	0	0
Hamilton City	0	7	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	26	0	0	0	0	0	0	0
Dundas Town	7	6	0	0	0	0	0	0
Flamborough	16	4	0	0	0	0	0	0
Glanbrook	10	8	0	0	0	0	0	0
Burlington City	43	0	0	0	0	0	0	0
Grimsby Town	0	12	0	0	0	0	0	0
Brantford CMA	**15**	**4**	**0**	**0**	**0**	**0**	**0**	**0**
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	9	4	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**551**	**512**	**0**	**0**	**275**	**36**	**82**	**123**
New City of Hamilton	412	355	0	0	51	36	0	123
Hamilton City	42	78	0	0	51	36	0	123
Stoney Creek City	75	70	0	0	0	0	0	0
Ancaster City	89	20	0	0	0	0	0	0
Dundas Town	25	18	0	0	0	0	0	0
Flamborough	20	74	0	0	0	0	0	0
Glanbrook	161	95	0	0	0	0	0	0
Burlington City	93	124	0	0	224	0	82	0
Grimsby Town	46	33	0	0	0	0	0	0
Brantford CMA	**56**	**48**	**0**	**7**	**0**	**21**	**0**	**8**
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	50	41	0	7	0	0	0	6

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Hamilton CMA	**198**	**133**	**70**	**6**	**0**	**0**	**268**	**139**
New City of Hamilton	142	70	27	6	0	0	169	76
Hamilton City	31	17	0	0	0	0	31	17
Stoney Creek City	10	3	0	0	0	0	10	3
Ancaster City	50	26	8	0	0	0	58	26
Dundas Town	2	0	9	6	0	0	11	6
Flamborough	27	9	0	0	0	0	27	9
Glanbrook	22	15	10	0	0	0	32	15
Burlington City	34	44	43	0	0	0	77	44
Grimsby Town	22	19	0	0	0	0	22	19
Brantford CMA	**33**	**10**	**0**	**4**	**0**	**0**	**33**	**14**
Brant City	7	n/a	0	n/a	0	n/a	7	n/a
Brantford City	26	6	0	4	0	0	26	10

Table 3.5: Completions by Submarket and by Intended Market
January - July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**1,064**	**1,025**	**664**	**279**	**83**	**123**	**1,811**	**1,427**
New City of Hamilton	694	673	333	154	1	123	1,028	950
Hamilton City	176	163	93	46	0	123	269	332
Stoney Creek City	127	169	26	8	0	0	153	177
Ancaster City	176	96	58	20	1	0	235	116
Dundas Town	25	9	23	18	0	0	48	27
Flamborough	66	120	0	0	0	0	66	120
Glanbrook	123	116	133	62	0	0	256	178
Burlington City	270	265	299	125	82	0	651	390
Grimsby Town	100	87	32	0	0	0	132	87
Brantford CMA	**139**	**201**	**39**	**46**	**0**	**15**	**178**	**262**
Brant City	47	n/a	0	n/a	0	n/a	47	n/a
Brantford City	92	124	39	25	0	13	131	162

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
July 2010	7	6.2	5	4.4	12	10.6	37	32.7	52	46.0	113	395,000	430,636
July 2009	4	6.6	7	11.5	9	14.8	12	19.7	29	47.5	61	389,900	402,703
Year-to-date 2010	27	5.0	38	7.1	76	14.1	152	28.2	246	45.6	539	393,700	429,573
Year-to-date 2009	17	3.9	86	19.5	113	25.6	78	17.7	147	33.3	441	350,000	397,830
Hamilton City													
July 2010	0	0.0	1	2.8	5	13.9	21	58.3	9	25.0	36	379,950	388,968
July 2009	1	10.0	0	0.0	3	30.0	5	50.0	1	10.0	10	360,150	346,230
Year-to-date 2010	1	0.6	18	10.5	32	18.7	72	42.1	48	28.1	171	374,990	382,199
Year-to-date 2009	3	3.3	10	11.0	26	28.6	32	35.2	20	22.0	91	357,900	399,987
Stoney Creek City													
July 2010	0	0.0	0	0.0	2	16.7	7	58.3	3	25.0	12	389,900	461,733
July 2009	0	0.0	4	30.8	5	38.5	1	7.7	3	23.1	13	329,990	348,012
Year-to-date 2010	0	0.0	6	6.9	17	19.5	36	41.4	28	32.2	87	386,990	412,726
Year-to-date 2009	0	0.0	42	35.6	51	43.2	13	11.0	12	10.2	118	316,990	332,359
Ancaster City													
July 2010	0	0.0	0	0.0	0	0.0	3	9.4	29	90.6	32	466,450	518,454
July 2009	0	0.0	0	0.0	0	0.0	5	19.2	21	80.8	26	455,850	468,416
Year-to-date 2010	0	0.0	0	0.0	2	1.5	16	12.3	112	86.2	130	464,950	542,016
Year-to-date 2009	1	1.1	0	0.0	0	0.0	8	8.9	81	90.0	90	500,000	541,579
Dundas Town													
July 2010	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
July 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	1	4.8	1	4.8	19	90.5	21	463,000	508,455
Year-to-date 2009	0	0.0	3	33.3	1	11.1	0	0.0	5	55.6	9	--	--
Flamborough													
July 2010	3	37.5	0	0.0	0	0.0	2	25.0	3	37.5	8	--	--
July 2009	3	60.0	0	0.0	0	0.0	0	0.0	2	40.0	5	--	--
Year-to-date 2010	14	41.2	2	5.9	0	0.0	4	11.8	14	41.2	34	352,450	434,023
Year-to-date 2009	11	23.4	3	6.4	9	19.1	7	14.9	17	36.2	47	350,000	403,270
Glanbrook													
July 2010	4	18.2	4	18.2	5	22.7	4	18.2	5	22.7	22	326,500	339,832
July 2009	0	0.0	3	42.9	1	14.3	1	14.3	2	28.6	7	--	--
Year-to-date 2010	12	12.6	12	12.6	24	25.3	23	24.2	24	25.3	95	349,990	355,109
Year-to-date 2009	2	2.3	28	32.6	26	30.2	18	20.9	12	14.0	86	321,850	333,213
Burlington City													
July 2010	0	0.0	0	0.0	0	0.0	1	5.6	17	94.4	18	448,995	482,270
July 2009	0	0.0	0	0.0	1	2.4	5	12.2	35	85.4	41	453,990	693,969
Year-to-date 2010	0	0.0	0	0.0	0	0.0	3	2.2	131	97.8	134	453,990	578,485
Year-to-date 2009	0	0.0	0	0.0	3	1.2	23	9.2	225	89.6	251	463,990	600,881
Grimsby Town													
July 2010	0	0.0	2	7.7	5	19.2	12	46.2	7	26.9	26	374,900	374,765
July 2009	0	0.0	1	8.3	9	75.0	1	8.3	1	8.3	12	327,900	337,733
Year-to-date 2010	0	0.0	4	5.1	24	30.8	30	38.5	20	25.6	78	368,150	372,336
Year-to-date 2009	0	0.0	3	5.2	45	77.6	6	10.3	4	6.9	58	329,900	344,969

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
July 2010	7	4.5	7	4.5	17	10.8	50	31.8	76	48.4	157	397,900	427,303
July 2009	4	3.5	8	7.0	19	16.7	18	15.8	65	57.0	114	415,000	500,617
Year-to-date 2010	27	3.6	42	5.6	100	13.3	185	24.6	397	52.9	751	405,900	450,199
Year-to-date 2009	17	2.3	89	11.9	161	21.5	107	14.3	376	50.1	750	400,000	461,696

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
July 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
July 2010	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	2	--	--
July 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2010	0	0.0	0	0.0	5	11.1	7	15.6	33	73.3	45	450,000	514,782
Year-to-date 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
July 2010	0	0.0	0	0.0	6	60.0	1	10.0	3	30.0	10	289,900	328,799
July 2009	8	61.5	2	15.4	2	15.4	0	0.0	1	7.7	13	175,000	206,915
Year-to-date 2010	5	6.0	18	21.4	26	31.0	22	26.2	13	15.5	84	284,995	286,771
Year-to-date 2009	45	38.1	31	26.3	26	22.0	8	6.8	8	6.8	118	223,000	227,311
Brantford CMA													
July 2010	0	0.0	0	0.0	7	58.3	1	8.3	4	33.3	12	289,900	335,249
July 2009	8	44.4	2	11.1	3	16.7	2	11.1	3	16.7	18	232,500	248,694
Year-to-date 2010	5	3.9	18	14.0	31	24.0	29	22.5	46	35.7	129	314,900	366,310
Year-to-date 2009	56	29.2	41	21.4	36	18.8	22	11.5	37	19.3	192	248,000	272,033

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units July 2010						
Submarket	**July 2010**	**July 2009**	**% Change**	**YTD 2010**	**YTD 2009**	**% Change**
Hamilton CMA	**427,303**	**500,617**	**-14.6**	**450,199**	**461,696**	**-2.5**
New City of Hamilton	430,636	402,703	6.9	429,573	397,830	8.0
Hamilton City	388,968	346,230	12.3	382,199	399,987	-4.4
Stoney Creek City	461,733	348,012	32.7	412,726	332,359	24.2
Ancaster City	518,454	468,416	10.7	542,016	541,579	0.1
Dundas Town	--	--	n/a	508,455	--	n/a
Flamborough	--	--	n/a	434,023	403,270	7.6
Glanbrook	339,832	--	n/a	355,109	333,213	6.6
Burlington City	482,270	693,969	-30.5	578,485	600,881	-3.7
Grimsby Town	374,765	337,733	11.0	372,336	344,969	7.9
Brantford CMA	**335,249**	**248,694**	**34.8**	**366,310**	**272,033**	**34.7**
Brant City	--	n/a	n/a	514,782	n/a	n/a
Brantford City	328,799	206,915	58.9	286,771	227,311	26.2

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
July 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	447	-42.9	728	1,435	1,473	49.4	264,549	-4.9	271,312
	February	717	-28.2	848	1,368	1,454	58.3	265,452	-3.9	263,440
	March	1,002	-5.2	914	1,754	1,454	62.9	263,120	-9.0	269,854
	April	1,188	-14.0	983	1,851	1,441	68.2	286,191	0.8	281,264
	May	1,316	-8.3	1,066	1,754	1,436	74.2	297,132	1.1	287,590
	June	1,560	17.7	1,152	1,690	1,405	82.0	297,117	3.4	291,643
	July	1,318	9.5	1,103	1,594	1,490	74.0	296,591	5.3	299,214
	August	1,090	15.1	1,119	1,383	1,478	75.7	291,374	2.6	295,771
	September	1,162	18.7	1,141	1,606	1,420	80.4	304,670	7.8	306,373
	October	1,130	27.1	1,169	1,435	1,522	76.8	296,253	16.6	300,757
	November	1,017	54.6	1,214	1,216	1,609	75.5	310,377	9.1	313,193
	December	733	61.5	1,244	710	1,615	77.0	285,795	19.0	289,575
2010	January	714	59.7	1,218	1,548	1,635	74.5	288,397	9.0	297,226
	February	1,067	48.8	1,249	1,588	1,665	75.0	314,656	18.5	310,136
	March	1,365	36.2	1,210	2,095	1,705	71.0	313,372	19.1	313,443
	April	1,490	25.4	1,197	2,350	1,753	68.3	317,909	11.1	311,912
	May	1,406	6.8	1,096	2,180	1,735	63.2	315,647	6.2	308,059
	June	1,305	-16.3	985	1,881	1,622	60.7	314,189	5.7	310,593
	July	965	-26.8	858	1,470	1,493	57.5	309,293	4.3	313,965
	August									
	September									
	October									
	November									
	December									
	Q2 2009	4,064	-1.9		5,295			293,928	1.9	
	Q2 2010	4,201	3.4		6,411			315,996	7.5	
	YTD 2009	7,548	-7.8		11,446			285,858	0.3	
	YTD 2010	8,312	10.1		13,112			312,244	9.2	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford July 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	95	-34.5	130	220	238	54.6	202,157	-1.6	211,138
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,013
	March	155	-21.7	135	365	313	43.1	219,250	0.0	221,246
	April	175	-21.9	151	324	279	54.1	210,840	-5.5	203,938
	May	168	-28.8	143	322	265	54.0	213,223	-4.2	207,631
	June	223	-5.9	162	340	274	59.1	226,115	2.4	221,746
	July	208	5.6	169	298	269	62.8	235,504	5.3	225,653
	August	147	-14.5	150	276	292	51.4	212,326	0.3	214,951
	September	181	-7.2	174	305	271	64.2	229,386	4.0	227,406
	October	147	0.0	167	242	252	66.3	212,771	-0.7	217,795
	November	173	82.1	213	237	297	71.7	227,982	7.8	224,307
	December	94	1.1	162	145	319	50.8	235,419	11.5	244,855
2010	January	139	46.3	201	280	302	66.6	227,009	12.3	234,340
	February	180	52.5	192	280	294	65.3	229,626	11.6	240,630
	March	202	30.3	175	377	319	54.9	220,518	0.6	219,600
	April	231	32.0	183	373	294	62.2	234,024	11.0	226,812
	May	194	15.5	167	330	288	58.0	225,969	6.0	226,711
	June	199	-10.8	158	352	291	54.3	237,557	5.1	229,160
	July	172	-17.3	154	296	294	52.4	226,279	-3.9	223,559
	August									
	September									
	October									
	November									
	December									
	Q2 2009	566	-18.8		986			217,565	-2.1	
	Q2 2010	624	10.2		1,055			232,647	6.9	
	YTD 2009	1,142	-18.1		2,116			218,561	-1.1	
	YTD 2010	1,317	15.3		2,288			228,947	4.8	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
July 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	152.3	112.4	366.6	8.1	66.5	796
	February	627	5.00	5.79	152.2	113.1	369.0	8.2	67.1	806
	March	613	4.50	5.55	151.9	113.7	373.3	8.5	68.0	809
	April	596	3.90	5.25	150.8	113.2	376.7	7.7	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.1	7.4	68.1	803
	June	631	3.75	5.85	149.3	114.2	376.4	7.2	67.5	805
	July	631	3.75	5.85	150.9	113.7	372.2	8.3	67.5	817
	August	631	3.75	5.85	150.2	113.7	368.6	8.9	67.2	818
	September	610	3.70	5.49	150.5	113.8	368.7	9.0	67.3	822
	October	630	3.80	5.84	151.3	113.9	372.9	8.4	67.5	823
	November	616	3.60	5.59	151.0	114.6	375.1	8.3	67.6	832
	December	610	3.60	5.49	151.0	114.1	374.9	8.5	67.9	822
2010	January	610	3.60	5.49	151.3	114.5	373	8.9	67.8	829
	February	604	3.60	5.39	152.7	115.1	371.4	8.7	67.3	852
	March	631	3.60	5.85	152.3	115.3	370.8	7.9	66.6	871
	April	655	3.80	6.25	152.2	115.7	367.5	7.7	65.8	874
	May	639	3.70	5.99	153.1	116.2	365.1	7.8	65.4	858
	June	633	3.60	5.89	153.2	116.0	366.3	7.7	65.5	858
	July	627	3.50	5.79		117.0	367.9	7.8	65.8	861
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
July 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	146.6	112.4	50.8	7.1	67.8	797
	February	627	5.00	5.79	146.6	113.1	50.8	8.1	68.3	785
	March	613	4.50	5.55	146.2	113.7	50.6	9.2	68.9	779
	April	596	3.90	5.25	145.5	113.2	50.9	9.1	69.1	777
	May	596	3.90	5.25	145.1	114.0	50.9	9.5	69.9	788
	June	631	3.75	5.85	145.1	114.2	51.2	10.1	70.8	793
	July	631	3.75	5.85	145.3	113.7	51.4	11.9	71.8	796
	August	631	3.75	5.85	145.4	113.7	51.3	12.2	72.3	800
	September	610	3.70	5.49	146.1	113.8	51.7	12.9	72.8	797
	October	630	3.80	5.84	146.5	113.9	52.4	12.3	73.2	785
	November	616	3.60	5.59	147.2	114.6	52.9	12.5	73.5	771
	December	610	3.60	5.49	148.0	114.1	53.3	11.6	73.5	760
2010	January	610	3.60	5.49	148.7	114.5	53	11.0	72.8	768
	February	604	3.60	5.39	148.2	115.1	52.3	10.4	71.8	776
	March	631	3.60	5.85	148.5	115.3	51.4	10.1	70.1	791
	April	655	3.80	6.25	148.8	115.7	50.0	10.6	68.7	803
	May	639	3.70	5.99	149.5	116.2	49.1	10.4	67.7	796
	June	633	3.60	5.89	149.9	116.0	49.1	10.2	67.1	787
	July	627	3.50	5.79		117.0	49.6	9.3	66.7	768
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM). Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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